

2	Corporate Information
5	Financial Highlights
6	Chairman's Statement
9	Management Discussion and Analysis
14	Directors, Supervisors and Senior Management
18	Directors' Report
30	Supervisors' Report
31	Corporate Governance Report
37	Independent Auditors' Report
39	Consolidated Income Statement
40	Consolidated Balance Sheet
41	Consolidated Statement of Changes in Equity
42	Consolidated Cash Flow Statement
44	Balance Sheet
45	Notes to the Financial Statements